

**Fill in this information to identify the case:**

Debtor 1 Marie Lissa Charles aka Lissa Marie Charles

Debtor 2

United States Bankruptcy Court for the MIDDLE District of Pennsylvania

Case number 22-02309 MJC

Official Form 410S1

## **Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** New Residential Mortgage Loan Trust 2018-1

**Court claim no. (if known):** N/A

**Last 4 digits** of any number you use to identify the debtor's account: 1825

**Date of payment change:**

Must be at least 21 days after date of this notice

03/01/2023

**New total payment:**

Principal, interest, and escrow, if any

\$895.98

### **Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

**Current escrow payment:** \$342.22

**New escrow payment:** \$ 353.97

### **Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

**Current interest rate:** \_\_\_\_\_%

**New interest rate:** \_\_\_\_\_%

**Current principal and interest payment:** \$ \_\_\_\_\_ **New principal and interest payment:** \$ \_\_\_\_\_

### **Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

Debtor(s) Marie Lissa Charles  
First Name Middle Name

Case number (*if known*) 22-02309 MJC  
Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

  
Michael Farrington

Date 02/01/2023

Print: Michael Farrington  
01 Feb 2023, 10:47:54, EST

Title Attorney for Creditor

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